

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOANN HICKEY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-11095 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/31/2012 and confirmed on 9/25/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,568.50
Less Refunds to Debtor	1,980.11	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>63,588.39</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,134.32	
Trustee Fee	2,465.68	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,600.00</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 9486	0.00	32,691.22	0.00	32,691.22
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 9486	20,947.17	20,947.17	0.00	20,947.17
	CNAC-OH 105 Acct: XXXXXXXXXXXXCORT	0.00	0.00	0.00	0.00
					<b>53,638.39</b>

Priority					
	THEODORE B ELY ESQ Acct:	3,700.00	3,700.00	0.00	0.00
	JOANN HICKEY Acct:	0.00	0.00	0.00	0.00
	JOANN HICKEY Acct:	1,008.00	1,008.00	0.00	0.00
	JOANN HICKEY Acct:	972.11	972.11	0.00	0.00
	SHAPIRA HUTZELMAN BERLIN ELY Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-14	3,434.32	3,434.32	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 9486	350.00	350.00	0.00	350.00
					<b>350.00</b>

Unsecured					
	ARROW FINANCIAL SERVICE LLC++ Acct: 5251	0.00	0.00	0.00	0.00
	CITIFINANCIAL SERVICING LLC Acct: 2637	15,319.75	0.00	0.00	0.00
	ALLCARE DENTAL & DENTURES++ Acct: ?	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1875	1,045.16	0.00	0.00	0.00
	CMI Acct: 4771	0.00	0.00	0.00	0.00
	LTD FINANCIAL SVCS	0.00	0.00	0.00	0.00

12-11095 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXX1009				
	CAPITAL RECOVERY GROUP LLC - AGEN	3,265.18	0.00	0.00	0.00
	Acct: 3590				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: 8127				
	PLAIN GREEN LLC++	0.00	0.00	0.00	0.00
	Acct: 1438				
	PALISADES ACQUISITION/PALISADES CL	127.93	0.00	0.00	0.00
	Acct: 0424				
	ADVANTAGE ASSETS II INC	487.90	0.00	0.00	0.00
	Acct: 3231				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
*** NONE ***					

TOTAL PAID TO CREDITORS

53,988.39

TOTAL

CLAIMED 350.00

PRIORITY 20,947.17

SECURED 20,245.92

Date: 11/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOANN HICKEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-11095 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joann Hickey  
DebtorCase No. 12-11095-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
Form ID: pdf900Page 1 of 2  
Total Noticed: 28

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db +Joann Hickey, 1802 E. 4th Street, Erie, PA 16511-1004  
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333  
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826  
 13436546 +Allcare Dental, 6660 Peach Street, Erie, PA 16509-7720  
 13436547 Arrow Financial Service, 5996 West Touhy Ave., Niles, IL 60714-4610  
 13436548 +Bank of America, 9700 Bissonnet Street, Suite 1500, Houston, TX 77036-8013  
 13535994 +Bank of America, N.A., c/of D. Troy Sellers, Esquire, 1617 JFK Blvd., Suite 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103-1823  
 13535420 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 +Brad Harvey, 1802 East 4th St., Erie, PA 16511-1004  
 13436551 +CMI, 4200 International Parkway, Carrollton, TX 75007-1930  
 13436552 CNAC-OH 105, 15200 Lorain Avenue, Cleveland, OH 44111-5531  
 13436550 +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 14120379 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043  
 13436555 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 13436558 Verizon, 500 Technology Drive, Harrisburg, PA 17111  
 14252906 WILMINGTON SAVINGS FUND SOCIETY, BCAT 2014-9TT, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13445080 +E-mail/Text: ebn@ltdfin.com Nov 23 2017 02:06:54 Advantage Assets II, Inc.,  
 7322 Southwest Frwy., Suite 1600, Houston, TX 77074-2134  
 13507218 E-mail/Text: bknotice@crgofusa.com Nov 23 2017 02:08:32  
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
 DALLAS, TX 75312-3203  
 13436553 +E-mail/Text: ebn@ltdfin.com Nov 23 2017 02:06:54 LTD Financial Services,  
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
 13436554 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 23 2017 02:05:21 LVNV Funding,  
 P.O. Box 10497, Greenville, SC 29603-0497  
 13436556 +E-mail/PDF: cbp@onemainfinancial.com Nov 23 2017 02:04:58 One Main Financial,  
 7200 Peach Street, Erie, PA 16509-4754  
 13483304 E-mail/PDF: cbp@onemainfinancial.com Nov 23 2017 02:04:57 One Main Financial,  
 P.O. Box 6043, Sioux Falls, SD 57117-6043  
 13483295 E-mail/PDF: cbp@onemainfinancial.com Nov 23 2017 02:04:27 OneMain Financial,  
 P.O. Box 70911, Charlotte, NC 28272-0911  
 13535996 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 23 2017 02:19:36  
 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
 13535447 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 23 2017 02:25:43  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13461253 E-mail/Text: ebn@vativrecovery.com Nov 23 2017 02:06:51 Palisades Acquisition IX, LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
 PO Box 40728, Houston TX 77240-0728  
 13436557 +E-mail/Text: bankruptcypgl@plaingreenloans.com Nov 23 2017 02:08:33 Plain Green,  
 Attn.: Customer Service, 93 Mack Road, P.O. Box 270, Box Elder, MT 59521-0270  
 14060894 +E-mail/Text: Bankruptcy@wsfsbank.com Nov 23 2017 02:09:12  
 Wilmington Savings Fund Society, FSB, et al, 500 Delaware Avenue, 11th Floor,  
 Wilmington, DE 19801-7405

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr Shellpoint Mortgage Servicing  
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine  
 cr\* Citifinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Nov 22, 2017

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, james.prostko@phelanhallinan.com  
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stephen H. Hutzelman on behalf of Debtor Joann Hickey shutzelman@shapiralaw.com, shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com  
Theodore B. Ely, II on behalf of Debtor Joann Hickey tely@shapiralaw.com, elythedore466@gmail.com  
Theodore B. Ely, II on behalf of Plaintiff Joann Hickey tely@shapiralaw.com, elythedore466@gmail.com

TOTAL: 10